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FLOODPLAIN MANAGEMENT SECTION 449-2864

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In June, "High Water" specifically addressed issues involved with enrollment in the emergency phase of the National Flood Insurance Program (NFIP). July's newsletter will discuss issues of the regular phase of the NFIP.

In the emergency phase, limited amounts of flood hazard data are available, as the regulations indicate. But in the regular phase, more detailed data and mapping are available; subsequently, more stringent regulations are enforced.

Most communities now in the regular phase began their floodplain programs with the emergency phase. During this time their localities were identified as having a potential for flooding. One of the reasons damages occurred from flooding was the practice of building homes and business structures in the floodplain without regard to the natural purpose of the floodplain, which is to carry flood waters.

Ninety percent of all federally declared disasters happen because of flooding. The National Flood Insurance Program was established by Congress to reduce the burden of flood disaster cost carried by individuals. Over \$1 billion a year has been spent on disaster assistance, and approximately 10,000 people have died in such catastrophes since 1900. By making flood insurance available to those who choose to build near waterways, these premiums are added to the assistance funds. Enforcing the regulations reduces damage costs and also reduces the costs of assistance. Making wise use of the floodplains can save the taxpayers money in the future.

REGULAR PHASE OF THE NFIP

A community in the emergency phase of the NFIP has areas evaluated as having high risk from flood waters. These localities will be studied for entry into the regular phase of the program.

Once a community has been selected for a Flood Insurance Study, it is notified. The study contractor and the Federal Emergency Management Agency (FEMA), together with state and community officials, establish which waterways are to be studied, keeping in mind where future development is apt to occur.

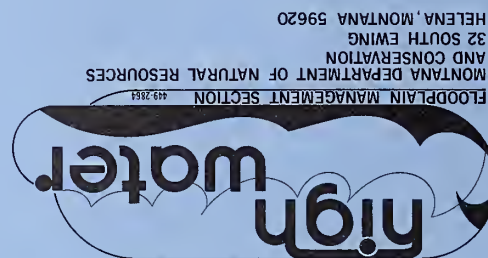
Notices are published in the local newspapers and residents are interviewed in order to collect as much historical flood information as possible (photos, newsprint, etc.).

When such information has been obtained, the study contractor begins conducting field surveys which include cross sections of the floodplain. Vegetation types and quantities, as well as soils stability, are taken into account. All of this information is put into a computer program that establishes a water surface profile for given streamflows. Streamflows and corresponding flood flow frequencies are generally established by statistical methods.

The Flood Insurance Study is then published by FEMA in booklet form along with the Flood Insurance Rate Map (FIRM), and, possibly, the Flood Boundary and Floodway Map (FLOODWAY). The study is presented to the community in preliminary form at a public hearing conducted by FEMA and the Montana Floodplain Management Section of the Department of Natural Resources and Conservation. Legal ads are printed in the newspapers describing the waterways involved. The hearing starts the community's conversion from the emergency phase to the regular phase, and allows individuals to ask questions or appeal the findings of the study.

After the hearing there is a 30-day waiting period before a 90-day appeal period begins. The appeal period is the best time to have the study changed if it proves to be in error. An individual can appeal at any time but since the maps are in preliminary form at that time, it's easiest and cheapest to change them then. If there are appeals, the conversion process stops until the appeals have been resolved.

The next step is to have the maps changed, if necessary, and printed in proof form. The maps should be inspected at this time to see if all changes were made. After the proof maps are presented, the community has six months to adopt the National Flood Insurance Program and the state regular phase ordinance or resolution. A model ordinance that includes these minimum regulations is provided to the community for its convenience. This ordinance can be directly adopted or changed to indicate the community's wishes. Any changes must include the minimum regulations. Following adoption of an ordinance or resolution in compliance with federal and state regulations, the community's flood program is converted into the regular phase of the NFIP.



THE FLOOD INSURANCE STUDY

The flood insurance study book and maps are the floodplain administrator's tools in determining the boundaries of the floodplains and the elevation of the 100-year flood. In the study book, data pertaining to the history of the study are gathered; for example, coordination between study contractor, local, state and federal governments; scope of the study, i.e., reaches of streams for which floodplains were delineated; flood problems experienced and likely to be experienced; and the resulting determinations.

We recommend that you, the floodplain administrator, read the study to familiarize yourself with it and with the information it contains. The tables and graphs are useful in determining the base flood elevation (BFE) for a specific location.

The Flood Insurance Rate Map is used to determine the flood boundaries. It is also used to differentiate the risk zones for regulatory and insurance purposes. The regulations adopted (required by state and federal law), are to be enforced in the dark blue, Zone A areas. The Zone B area can be regulated in your community by indicating so in the ordinance your community adopts.

The Floodway Map differentiates the floodplain into two distinct sections—the floodway and the floodway fringe. The floodway is normally the channel and bank area needed to pass the greater velocities and depths of a flood. No new residential or commercial structures may be built in this area. The floodway fringe is the area outside the floodway that has shallow flooding and lower water velocities. New residential structures are allowed in this area if they are built on compacted fill and if the lowest floor is at least two feet above the base flood elevation.

If you need assistance in reading the flood profile graph or maps, feel free to contact the Floodplain Management Section at 32 South Ewing, Helena, MT 59620; 449-2864.

REDUCED INSURANCE

The NFIP regulations in the regular phase require that residential structures be elevated to at least the BFE. However, Montana law requires that a residential structure be elevated on fill to the BFE, with the lowest floor, including the basement, at least two feet above the BFE. Commercial structures can either be elevated or protected by floodproofing to at least two feet above the BFE.

If these regulations are followed, flood insurance premiums are reduced by one-half. For example, if you were to build a house with the lowest floor at the BFE your flood insurance coverage might be 10¢ per \$100. If you were to elevate the lowest floor two feet, the same coverage would be 5¢ per \$100.

REGULATIONS ENFORCED IN THE REGULAR PHASE

The floodplain management regulations for communities in the regular phase are more stringent than for those in the emergency phase. These regulations require: floodproofing or elevating commercial and industrial structures to 2 feet above the BFE, and elevating residential structures to 2 feet above the BFE on compacted fill at or above the BFE. Mobile homes must be elevated and tied down; new bridges and culverts must not increase the BFE more than ½ foot; and flood control projects must not raise the BFE. These are just a few of the regulations for keeping flood damage to a minimum. Their enforcement is essential to the success of the program.

MONTANA COMMUNITIES IN NFIP

Communities and counties that are in the regular phase of the NFIP include: Belt, Big Horn County, Billings, Bozeman, Butte-Silver Bow, Carbon County, Cascade County, Deer Lodge, East Helena, Eureka, Fromberg, Golden Valley County, Great Falls, Harlowton, Helena, Joliet, Kalispell, Lavina, Lewis & Clark County, Libby, Lincoln County, Lodge Grass, Miles City, Powell County, Red Lodge, Three Forks, Troy, Wheatland County, Whitefish and Yellowstone County.

Communities being converted from the emergency phase to the regular phase are: Beaverhead County, Denton, Dillon, Drummond, Fergus County, Flathead County, Gallatin County, Granite County, Grassrange, Laurel, Lewistown, Lima, Missoula County, Missoula, Moore, Philipsburg, Ravalli County, Stillwater County and Sweet Grass County.

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